

AD Budget Planning and  
Human  
Resources/ARL/R9/FWS/DOI  
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To  
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Subject Thrift Savings Plan Open Season Elimination

As of July 1, 2005, Thrift Savings Plan open seasons have been eliminated. Eligible employees can now enroll or change contribution amounts at any time. For 2005, FERS employees may contribute up to 15 percent of their salary, and CSRS employees may contribute up to 10 percent. In 2006, the percentage limits will be removed, and employees in both systems will be able to contribute up to the IRS limit. For 2005, the IRS limit is \$14,000. Additionally, if you are or will be 50 years or older in 2005, and you are contributing the maximum amount of regular TSP contributions for which you are eligible, you may also elect to make additional "catch-up" contributions up to \$4,000 for 2005.

Current TSP participants who wish to make changes in their enrollment, such as changes in contribution percentages, and eligible employees who are interested in beginning participation in the TSP are required to use Employee Express. Employee Express is available by telephone at (800) 827-6254, or via the internet at <http://www.employeeexpress.gov>. If you do not know your Employee Express personal identification number, you must call the help desk at (478) 757-3030 to obtain one. Employee Express can **only** be used to begin participation, change participation percentages, and terminate participation.

Employees wishing to change the amount of their contributions to the G, C, F, S, and I funds must forward a completed Investment Allocation form (TSP-50) directly to the TSP Service Center, Office of the National Finance Center, P.O. Box 61500, New Orleans, LA 70161-1500, by calling the ThriftLine toll free at (877) 968-3778, or via the internet at: <http://www.tsp.gov>. To obtain a copy of TSP-50, please contact your servicing human resources office. Allocation changes **cannot** be made via Employee Express.

Enrollment elections will become effective no later than the first full pay period after they are received.

If you have any questions, please contact your servicing human resources office.